

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (517) 784-7101 or write Us at 1100 Clinton Road, Jackson, MI 49202-2088 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Cash-In: _____% - _____% based on Your creditworthiness</p> <p>VISA Secured: _____%</p> <p>VISA To-Go: _____%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>VISA Cash-In: _____% - _____% based on Your creditworthiness</p> <p>VISA Secured: _____%</p> <p>VISA To-Go: _____%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>VISA Cash-In: _____% - _____% based on Your creditworthiness</p> <p>VISA Secured: _____%</p> <p>VISA To-Go: _____%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.</p>

For Credit Card Tips from the Consumer Financial Protection Bureau **To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.**

Fees

<p>Transaction Fees</p> <ul style="list-style-type: none"> Foreign Transaction 	<p>1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> Returned Payment Late Payment Over-the-Credit Limit Fee 	<p>Up to \$30.00 Up to \$25.00 Up to \$25.00</p>

How We Will Calculate Your Balance: For purchase transactions, We use a method called "average daily balance (excluding new purchases)." For balance transfer and cash advance transactions, We use a method called "average daily balance (including new transactions)."